

Certificate Number: 03621-PAE-DE-037329910

Bankruptcy Case Number: 19-11399



03621-PAE-DE-037329910

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 8, 2023, at 10:37 o'clock AM EDT, Donna Laghjichi completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 8, 2023 By: /s/Itzel Rivas

Name: Itzel Rivas

Title: Credit Counselor